

**Information to identify the case:**

Debtor 1	<u>John C. Lemon</u>	Social Security number or ITIN	xxx-xx-7045
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-29913-JNP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

John C. Lemon  
aka John C. Lemon Jr.

12/9/22

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
John C. Lemon  
Debtor

Case No. 17-29913-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Dec 09, 2022

Form ID: 3180W

Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2022:

Recip ID	Recipient Name and Address
db	+ John C. Lemon, PO Box 25, Bellmawr, NJ 08099-0025
517180922	+ American Homepatient, PO Box 531673, Atlanta, GA 30353-1673
517148469	Navient Solutions, LLC on behalf of, Educational Credit Management, Corporation, PO BOX 16408, St. Paul, MN 55116-0408
518332641	+ Nicholas V. Rogers, Esq., Phelan Hallinan Diamond & Jones, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
517098820	+ PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570
517180923	+ R.A. Pain Services, P.A., Po Box 4605, Lancaster, PA 17604-4605
517180924	Reconstructive Orthopedics, PA, 4A Eves Dr., Suite 100, Marlton, NJ 08053
517098821	+ Sandra T. Hall, 2316 Oakford St., Philadelphia, PA 19146
517185633	+ Toyota Rewards Visa Card, Jefferson Capital Systems LLC, PO Box 7999, St Cloud MN 56302-7999

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 09 2022 21:13:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 09 2022 21:13:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517098810	+ EDI: TSYS2	Dec 10 2022 01:53:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517098811	+ EDI: DISCOVER.COM	Dec 10 2022 01:53:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
517098813	+ Email/Text: bknotice@ercbpo.com	Dec 09 2022 21:13:00	ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
517571963	Email/Text: ECMCBKNotices@ecmc.org	Dec 09 2022 21:13:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
517571964	Email/Text: ECMCBKNotices@ecmc.org	Dec 09 2022 21:13:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408, Educational Credit Management Corporatio, P.O. Box 16408, St. Paul, MN 55116-0408
517098812	^ MEBN	Dec 09 2022 21:05:49	Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
517098814	^ MEBN	Dec 09 2022 21:07:13	Experian, PO Box 4500, Allen, TX 75013-1311
517098815	+ EDI: IRS.COM	Dec 10 2022 01:53:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
517298688	Email/PDF: resurgentbknofications@resurgent.com		

District/off: 0312-1

User: admin

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Date Rcvd: Dec 09, 2022

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		Dec 09 2022 21:11:21	LVNV Funding LLC, C/O Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675
517098816	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 09 2022 21:11:11	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517098817	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 09 2022 21:11:10	LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497
517098818	+ EDI: NAVIENTFKASMSERV.COM		
		Dec 10 2022 01:53:00	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
517098819	+ Email/Text: bncnotifications@phea.org		
		Dec 09 2022 21:12:00	P H E A A/HCB, Attn: Bankruptcy, 1200 N 7th St 3rd Floor, Harrisburg, PA 17102-1444
517132792	+ Email/Text: bncnotifications@phea.org		
		Dec 09 2022 21:12:00	PHEAA, PO Box 8147, Harrisburg PA 17105-8147
517297890	Email/Text: Bankruptcy.Notices@pnc.com		
		Dec 09 2022 21:12:00	PNC Bank, National Association, PO Box 94982, Cleveland, Oh 44101
517200151	EDI: PRA.COM		
		Dec 10 2022 01:53:00	Portfolio Recovery Associates, LLC, c/o Aadvantage Aviator, POB 41067, Norfolk VA 23541
517098822	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov		
		Dec 09 2022 21:12:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695
517102747	+ EDI: RMSC.COM		
		Dec 10 2022 01:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517098823	+ EDI: RMSC.COM		
		Dec 10 2022 01:53:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517098824	Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		Dec 09 2022 21:12:00	Toyota Motor Credit Corp., Po Box 8026, Cedar Rapids, IA 52408
517212847	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com		
		Dec 09 2022 21:12:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517098825	^ MEBN		
		Dec 09 2022 21:07:16	TransUnion, PO Box 2000, Chester, PA 19016-2000

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518332617	##+	Rebecca A. Solarz, Esquire, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 11, 2022

Signature: /s/Gustava Winters

District/off: 0312-1

User: admin

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Thomas G. Egner	on behalf of Debtor John C. Lemon tegner@mcdowelllegal.com tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5